

Keene Housing Authority

Moving to Work Annual Plan 2008



Stone Arch Village Senior Housing in Keene, NH

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Executive Summary

The Keene Housing Authority is pleased to present its Moving to Work Plan for the fiscal year beginning January 1, 2008. The SPECTRUM Housing Program, which has been in operation since 1999, has resulted in great improvements for our housing, our residents and program participants. The MTW program allows us to allocate resources to serve the needs of our residents and the local community. The flexibility of the MTW Program allows us to serve more people and to make our housing programs the best ones possible for our participants and for the Keene Housing Authority.

Keene plans to continue with its successful MTW initiatives while embarking on a major project to ensure the preservation and financial viability of its public housing inventory.

In 2008, Keene Housing Authority will seek HUD approval for its application to dispose of all 228 units of public housing. Upon approval of the disposition plan, we will request an increase of 228 Section 8 vouchers to replace the public housing subsidy.

P. Curtis Hiebert
Chief Executive Officer

I. Introduction

Keene Housing Authority Mission

The mission of the Keene Housing Authority is, directly or in collaboration with others, to provide and/or advocate for:

- *Decent, safe and affordable housing for individuals, families, elderly and disabled persons of low to moderate income within the Monadnock region;*

And; to provide and/or advocate for

- *Any and all services and programs that will assist in improving the social and economic welfare of such individuals and families.*

The Keene Housing Authority was created by resolution of the City Council for the city of Keene July 15, 1965 in accordance with Section 4 of Chapter 203, New Hampshire Revised Statutes Annotated. The stated mission of the authority was filling the need for “safe, sanitary dwelling accommodations for the elderly and persons of low-income in Keene.” Pursuant to this resolution the Mayor of Keene, in accordance with NHRSA 203:5, appointed five persons as Commissioners of the Keene Housing Authority, and these appointments have been made regularly in accordance with the law, through and including the present time. The Authority, as a duly created municipal agency of the city, derives extensive powers from RSA 203.8. Among these powers is the authority to:

- Acquire, lease, manage, maintain or operate housing projects
- Provide for the construction, reconstruction, improvement, and extension of housing projects or any part thereof.
- Lease or rent any dwellings, houses, land, or buildings in any housing project.
- Establish and revise the rents and other charges for use of the property.
- Own, hold, and improve real or personal property.
- Purchase, lease, obtain options upon, and acquire by gift any real or personal property.
- Sell, lease, exchange, transfer or dispose of any real or personal property.

The Authority is governed by a five person Board of Commissioners appointed by the Mayor of the city of Keene. A list of the Board of Commissioners is attached. The Board is responsible for the hiring and supervision of the Chief Executive Officer, who is responsible for the day-to-day operation of the agency. The Keene Housing Authority has a staff of approximately 40.

The three statutory objectives of the Moving to Work demonstration program are to:

1. Reduce cost and achieve greater cost effectiveness in Federal expenditures;
2. Give incentives to families with children where the head of household is working, seeking work, or is preparing for work by participating in on the job training, educational programs, or programs that assist people to obtain employment and become economically self-sufficient; and
3. Increase housing choices for low-income families.

In accordance with those objectives, the primary goals of Keene's Spectrum MTW Demonstration program include:

- Increase share of residents making progress toward self-sufficiency
- Achieve greater income mix
- Increase rent revenues from tenants
- Improve the quality of assisted housing stock
- Reduce number of residents moving out of assisted housing
- Increase revenues from other sources
- Increase homeownership among residents
- Enhance Keene Housing Authority's capacity to plan and deliver effective programs
- Increase resident satisfaction with their housing and with Keene Housing Authority programs

Summary of Proposed and Ongoing MTW Activities and Initiatives for 2008

In 2008, Keene plans to continue with its successful MTW initiatives while embarking on a major project to ensure the preservation and financial viability of its public housing inventory. New and ongoing strategies include the following:

- **Application for Disposition** of 228 units of public housing
- **Application for Section 8 vouchers** after HUD approval of the disposition plan
- Continue its **Public Housing Step Rents and Housing Assistance Coupon subsidies** that are based on a flat rate determined by bedroom size and that reduce gradually over a 5-year period.
- **Maximize efficiency and reduce administrative work** through MTW initiatives such as self-certifications and standard deductions.
- Provide supportive services such as the **Resident Self-Reliance Program, Congregate Housing Program and Youth Services.**
- **Safety Net** hardship policy to provide temporary relief for people who experience an increase in rent burden due to a qualified decrease in income or increase in expenses.

- **Diversify funding sources** through development projects such as LIHTC, grants, commercial properties and Community Development Block Grant programs administered by the Keene Housing Authority.
- **Increase housing options and services** through collaborative projects, development and homeownership programs.
- **Review** of staff roles and job descriptions to accommodate the shifting paradigm of how we serve participants.

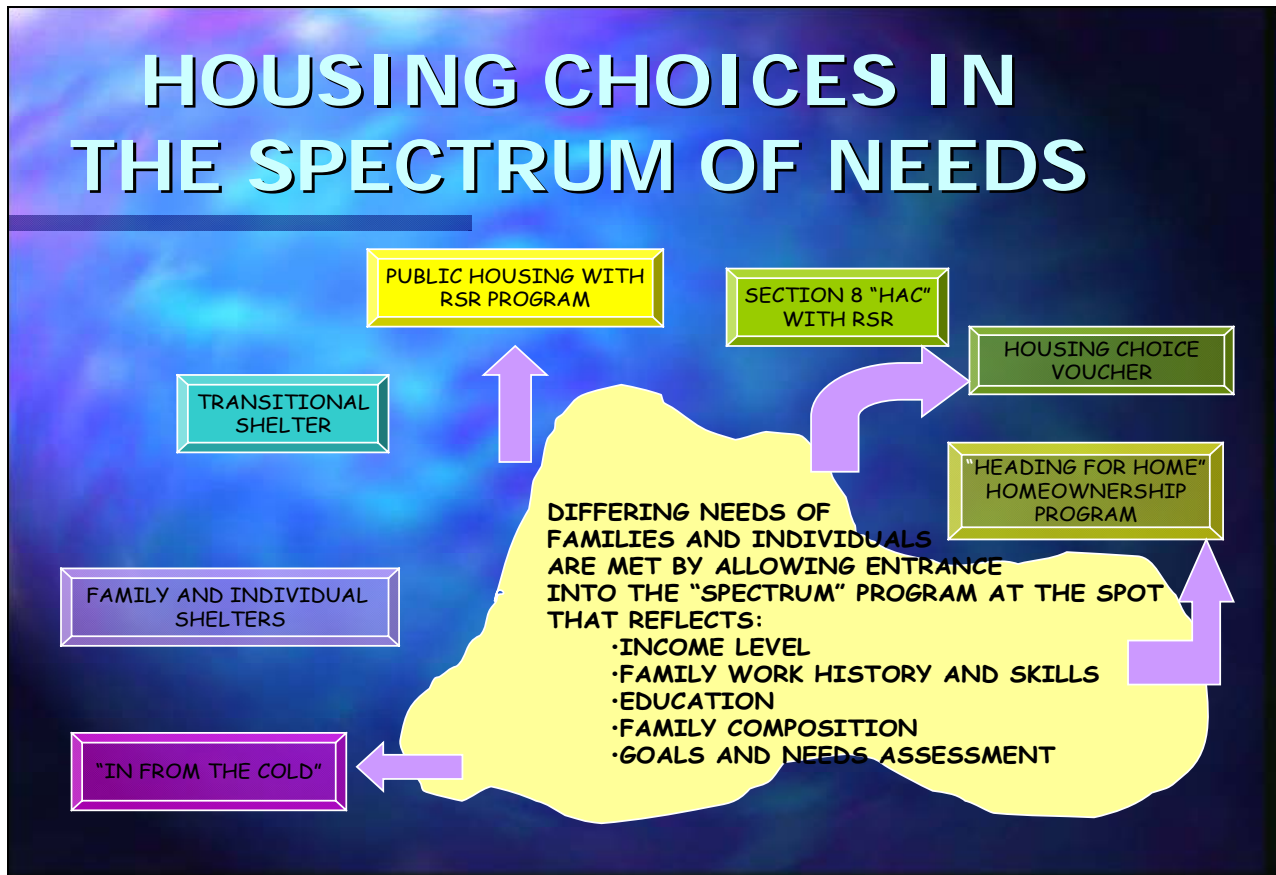


Figure 1

Housing opportunities have been expanded and will continue under the Spectrum MTW program due to the following strategies:

- Transfer the determination of rent reasonableness to the tenant through training and removal of the 40% rule which restricted housing choices for Section 8 participants
- Income eligibility up to 80% achieves a greater income mix of families in our public housing and Section 8 programs
- Section 8 preferences for Public Housing residents and Keene Housing Authority owned and managed programs increase the number of people we are able to assist
- Implementing a site-based waiting list system provides families with the option of choosing the waiting lists they want to be placed on in Public Housing

- Collaborations with local shelter program and the creation of the Heading for Home Homeownership program increase the spectrum of housing options (*Figure 1 above*)
- Recent development of LIHTC programs has provided additional housing choices for applicants on Keene Housing Authority waiting lists
- Collaboration with local agencies such as shelter and mental health agencies to address barriers and expand housing options for harder to house applicants

II. Management and Operations

Diversify Sources of Funding

Keene Housing Authority will continue to consider opportunities to diversify through development projects such as LIHTC, grants, commercial properties and Community Development Block Grant programs.

Housing Inventory

At present, the Keene Housing Authority owns or manages and maintains 522 units of elderly, disabled, family and market rent housing. 101 units, mostly LIHTC, were added over the past three years increasing the supply of affordable housing in the region. Additionally, the Keene Housing Authority administers about 359 Section 8 Housing Assistance Coupons and vouchers and 50 Mainstream Vouchers. Keene Housing Authority also operates 22 commercial properties rented to local businesses and non-profit organizations.

Public Housing Properties

- Bennett Block, Keene, 14 efficiency and 1 bedroom units of elderly/disabled housing in a 3 story elevator building
- Harper Acres, Keene, 112 efficiency, 1 and 2 bedroom units of elderly/disabled housing in walk-up style buildings
- Forest View Apartments, Keene, 38 units of 2 and 3 bedroom townhouse style apartments
- North and Gilsum St Apartments, Keene, 29 units of 3 and 4 bedroom townhouse style apartments
- Scattered Sites, Various 2 and 3 family homes scattered throughout Keene

Multifamily Section 8 Housing

- Central Square Terrace, Keene, 90 efficiency and 1 bedroom units of elderly/disabled housing
- Wedgewood Duplexes, Winchester, 30 duplex units with 2 and 3 bedrooms
- Meadow Road, Keene, 18 units of 2 and 3 bedroom townhouse style apartments

Low Income Housing Tax Credit Properties

- Riverbend Apartments, West Swanzey, 24 units of 2 and 3 bedroom townhouse style apartments
- Evergreen Knoll, West Swanzey, 32 units of 2 and 3 bedroom townhouse style apartments
- Stone Arch Village Family Housing, Keene, 24 units of 2 and 3 bedroom townhouse style apartments

- Stone Arch Senior Housing, Keene, 33 units of 1 and 2 bedroom apartments in a 3 story elevator building

Community Development and Block Grant Properties

- Cottage St, Keene, 3 units of housing managed for Monadnock Family Services
- Chamberlain Block, 14 efficiency and 1 bedroom units in downtown Keene

Public Housing Inventory

The projected number of households to be served in 2008 is consistent with the previous year's projections and actual numbers. The number of units will change from 228 to 213 units upon approval of Keene Housing Authority's Disposition application and sale of 15 of its scattered sites units. Keene Housing Authority will seek to offset the decrease in housing subsidies by applying for an additional Section 8 allocation upon approval of our Disposition application.

The proposed refinancing of Keene Housing Authority's Public Housing properties with LIHTCs would result in a change in the income levels of households. Currently, both our Public Housing and Section 8 programs allow income eligibility up to 80% of the Median Area Income. Once the LIHTC program is involved, Keene would adhere to its income eligibility requirements, which caps eligibility between 50% and 60% of the MAI. However, our Section 8 program would still maintain its income eligibility requirements of up to 80% of the MAI, so families who may not qualify for our LIHTC properties will still have housing options available to them through our programs, allowing us to achieve the goal of serving a greater income mix of households. Keene Housing Authority will still maintain its preferences in the Section 8 program for public housing residents graduating from the Spectrum Moving to Work Program, homeownership and other Keene Housing Authority owned and managed properties.

Public Housing	Units	Type	Bedrooms	Contract Number	AMP
Harper Acres	112	Elderly/Disabled	49-0BR, 55-1BR, 8-2BR	NH36-P010-001 & 002	NH010000101
Bennett Block	14	Elderly/Disabled	1-0BR, 12-1BR, 1-2BR	NH36-P010-009	NH010000101
Forest View	38	Family	12-2BR, 26-3BR	NH36-P010-003	NH010000101
North & Gilsum	29	Family	23-3BR & 6- 4BR	NH36-P010-003	NH010000101
17-19 Roxbury Ct	4	Family/Elderly	4-1BR	NH36-P010-005	NH010000101
* 440 Main St.	2	Family	2-4BR	NH36-P010-005	NH010000101
* 64 Spring St.	2	Family	2-3BR	NH36-P010-005	NH010000101
* 69 Elm St.	2	Family	2-2BR	NH36-P010-005	NH010000101
537-539 West St.	4	Family	4-2BR	NH36-P010-005	NH010000101
32 Water St.	2	Family	2-2BR	NH36-P010-005	NH010000101
* 51 Forest St.	3	Family	1-1BR, 2-3BR	NH36-P010-006	NH010000101
309 Water St.	3	Family	3-2BR	NH36-P010-006	NH010000101
* 390 Water St.	2	Family	1-1BR & 1-4BR	NH36-P010-006	NH010000101
Farmstead Commons 54, * 59, * 69	3	Family	3- 2 BR	NH36-P010-009	NH010000101
45 Damon Court	6	Family	2-2BR, 4-3BR	NH36-P010-010	NH010000101
* 9 Spruce St.	2	Family	2-3BR	NH36-P010-010	NH010000101
Total Public Housing Units	228		* indicates properties to be sold in disposition proposal		

Section 8 Inventory

While the Keene Housing Authority's Section 8 allocation is 359, we have been able to serve more families due to the flexibility allowed in calculating subsidy. There are currently 406 households served in the program. The average Housing Assistance Payment (HAP) is \$432 and the average tenant rent is \$323. These reported averages include both income based and step subsidy methods of calculating tenant subsidy and rent. In 2008, we will request an increase of 228 Section 8 vouchers upon approval of our Public Housing Disposition application.

Occupancy and Lease-up Information

Households are eligible for both public housing and Section 8 up to 80% of the MAI. The MTW Agreement requires that 75% of the families assisted by the PHA are very low income. 89% of households in Public Housing are at or below the Very Low Income Level and 87% of Section 8 voucher households are at or below the Very Low Income Level.

A full statement of Occupancy policies is covered in the Admissions and Continued Occupancy Policies and the MTW Section 8 Administration Plan, which are included as Appendixes to this plan.

Projected Households To Be Served in 2008 (projections do not include changes as a result of disposition)

Program	Bedroom Size					
	Studio	1 BR	2BR	3BR	4BR+	Total
PHA						
Bennett Block	1	11	2	0	0	14
Harper Acres	64	40	8	0	0	112
Forest View	0	0	12	26	0	38
North/Gilsum	0	0	0	23	6	29
Farmstead Commons	0	0	3	0	0	3
Scattered Sites	0	6	13	10	3	32
PHA Totals	65	57	38	59	9	228
HCV						
HCVs	1	239	146	61	9	456

Projected Characteristics of Households To Be Served in 2008

	MTW Vouchers	Public Housing
Total Households Served	456	228
Unit Size		
0	1	65
1	240	57
2	146	38
3	60	59
4+	9	9
TOTALS	456	228
Family Type		
Family	143	102

Elderly/Disabled	313	126
TOTALS	456	228
Income Group		
< 30% MAI	232	132
30% - 50% MAI	169	69
50% - 80 %MAI	55	25
> 80% MAI	0	0
TOTALS	456	226
Race/Ethnicity		
American Indian/ Alaskan Native	0%	< 1%
Asian	0%	< 1%
Black	1%	< 1%
Hawaiian	0%	< 1%
White	98%	96%
Hispanic	< 1%	3%
Non-Hispanic	99%	97%
	Note:HCV figures include 50 Section 8 Mainstream vouchers	

Target Lease-ups for Housing Assistance Coupon Program (HAC)

Keene Housing Authority's total MTW allocation for vouchers is 359. Keene Housing Authority anticipates having 388 units under lease in December 2008. We are projecting a slight decrease in MTW voucher utilization, due to the significant increase in the FMRs for Cheshire County. Keene still plans to keep the VPS at 110% due to high rents in Keene.

Target Lease-ups for Section 8

Current MTW Vouchers	Projected Utilization in Jan 2008	Target Utilization in Dec 2008
388	108%	105%

Vacancy Information

The Keene Housing Authority's goal is to achieve a vacancy rate as low as possible, not to exceed 3% for all public housing units. The anticipated vacancy rate for January 2008 is based on the average vacancy rates for the first three quarters of 2007. These projections do not account for vacancy rates during the proposed rehabilitation of Public Housing.

The Keene Housing Authority strategies to achieve low vacancy rates include:

- Market housing to local employers in addition to traditional target market audiences
- Utilization of the Keene Housing Authority website to advertise, educate and streamline the application process
- Increase marketing and image of public housing in the community
- Complete turnovers within 10 days or less
- Increase orientation and education of applicants to help them make informed decisions earlier in the application process by offering regular orientation sessions. The information sessions will include information about the application process, information about all Keene Housing

Authority owned and managed properties and programs, tenant responsibilities and program requirements

Waiting List Management

We anticipate the waiting list for public housing becoming longer in 2008 since we are not constructing or leasing up any new housing. Since we have a higher demand for two bedrooms, the Keene Housing Authority may offer three bedroom units to applicants who are on the two bedroom waiting list. If they refuse, they would not lose their place on the two bedroom waiting list since the three bedrooms are more expensive to rent than two bedrooms due to the Step Rent system. Keene Housing Authority uses the site based waiting list system; permitting families to select the specific sites for which they want to be placed on the waiting list. Currently there are 256 families and 118 elderly/disabled on the Public Housing waiting lists.

The waiting list for HCV/HAC is currently at 3.5 years and we expect the wait to increase because of the significant increase in FMRs and the impact on voucher utilization. There is a separate waiting list for Mainstream Voucher applicants in order to provide applicants with a choice, as the MTW Section 8 and Mainstream program have significant differences and impact on tenant rent. All waiting lists were purged during the first quarter of 2007 and will be purged again in 2008, but that should have little effect on the length, as the waiting lists have been updated throughout the year.

2008 Projections for Waiting Lists by Family Type

Family Type	Family	Elderly/Disabled	Totals
Current Public Housing	256	118	374
MTW Vouchers	176	127	303
Totals	432	245	679
Note: 679 is the total number of households on Keene's public housing and Section 8 waiting lists			

2008 Projections for Waiting Lists by Unit Size

Unit Size	0	1	2	3	4+	Length of Waiting List
Number of Households on Waiting List						
Bennett Block		57	9			21 months
Harper Acres	78	104	13			15 - 33 months
Forest View			78	49		9 - 11 months
North/Gilsum				37	12	9 months
Scattered Sites		125	87	50	15	11- 54 months
Farmstead			72			12 months
MTW Vouchers						3.5 years
Note: Keene operates site-based waiting lists. Some households may be on multiple waiting lists.						

2008 Projections for Waiting Lists by Income Levels

Income Level	< 30% MAI	30% -50% MAI	50% -80% MAI	Total
Bennett Block	48	13	5	66
Harper Acres	80	29	8	117
Forest View	80	38	9	127
North/Gilsum	26	19	3	48
Farmstead	43	20	9	72
Scattered Sites	84	36	17	137
MTW Vouchers	189 (62%)	76 (25%)	32 (11%)	303 (98%)

Deconcentration Policy

The Keene Housing Authority monitors the characteristics of households served to make sure there isn't a large concentration of incomes in a specific geographic area. The Keene Housing Authority, after analyzing census data for the City of Keene, has applied that analysis to the public housing developments owned and operated by the Keene Housing Authority. Due to the fact that there is but a single census tract for the City of Keene, and due to the small size of the Keene Housing Authority public housing family developments, (each of which is less than 50 units), the Board of Commissioners for the Keene Housing Authority determines that there is no need for a Deconcentration Plan for Keene Housing Authority operations.

Rent Collections

Property		Anticipated Rents Uncollected Dec. 2007	Target Rents Uncollected Dec. 2008
Harper Acres	10-1,10-2	2 %	2%
Bennett Block	10-9	2%	2%
Forest View	10-3	5%	3%
North & Gilsum	10-3	8%	4%
Scattered Sites	10-5,10-6	3%	3%
Farmstead Commons	10-9	1%	1%

Resident Survey

The annual resident survey was conducted in June 2007. Results of the survey will be published in the 2007 MTW Annual Report. In 2008, we plan to create a new survey tool.

Security

The Keene Housing Authority maintains basic records documenting the nature and extent of security and crime problems that occur within the public housing communities. This information is supplied by the local police department. On a regular basis the Police Department sends a report of all calls for service made to Keene Housing Authority owned and managed properties. When the information is received, the Property Managers follow-up with appropriate action to address the problem.

Incidences occurring in public spaces and common areas are generally reported to the Keene Police Department for their action. The Police Department advises the Housing Authority when illegal activities involve residents. Police records involving Housing Authority residents are made available upon request. The Keene Police Department has expressed their support to cooperate and partner with

the Housing Authority on strategies for ensuring the continued safety and security of residents and preventing drug/crime activity from occurring in and around Housing Authority properties. Police have attended community meetings at Public Housing developments to educate residents and assist them in dealing with community problems.

The Keene Housing Authority is currently involved in the following safety and crime prevention activities:

- Tracking crime and crime-related problems and reporting incidents of criminal activity to the Keene Police department.
- Maintaining a system for cooperating with the Keene Police Department in tracking crime and crime-related problems.
- Adopting and implementing procedures that screen out and deny admission to specific applicants.
- Admission is denied to applicants who have a recent history of criminal activity involving crimes to persons or property and/or other criminal acts that would adversely affect the health, safety, or welfare of other residents or Housing Authority staff.
- Admission is denied to applicants who were evicted because of drug-related criminal activity for a minimum of a three-year period, beginning on the date of such eviction, unless the applicant has successfully completed, since the eviction, a rehabilitation program approved by the Housing Authority.
- Admission is denied if the Keene Housing Authority has reasonable cause to believe the applicant is illegally using a controlled substance.
- Admission is denied if the Keene Housing Authority has reasonable cause to believe an applicant abuses alcohol in a way that causes behavior that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents or Housing Authority staff.
- Adopting and implementing lease enforcement policies and procedures that include eviction of any resident and/or family members or other occupants of the leaseholder's household who engages in any criminal activity that threatens the health, safety or right to peaceful enjoyment of the premises by other residents or Housing Authority staff; engages in drug-related criminal activity; abuses alcohol in a way that causes behavior that may interfere with the health, safety, or right to peaceful enjoyment of the premises by other residents or Housing Authority staff.
- Maintenance is implementing a plan to improve key systems, enhance key security and upgrade entrance systems. Our newest elderly/disabled apartments and our new office use a card reader key system at entrance doors. This virtually eliminates the ability to duplicate keys and means a lost or stolen key can be deprogrammed immediately.
- Continued training of our staff in what to look for and how to report suspicious activity combined with inspections have also improved the quality of life at our developments.

Facilities and Asset Management

There are a number of potential improvements that have been identified during inspections of all of Keene Housing Authority's public housing. The main focus in 2008 will be to work on the potential disposition, refinance and rehabilitation of the public housing properties. Keene Housing Authority will need to decide which of the following preliminary capital needs items will be completed during the rehabilitation. The following preliminary lists include the major improvements that have been identified at three of the larger public housing developments. These are the types of activities Keene Housing Authority hopes to complete during the rehabilitation of its properties although the refinancing will not be able to cover all the proposed projects.

Harper Acres Improvements – 112 units of elderly and disabled housing

Convert heat from electric to gas, repair siding, install egress windows, replace kitchen cabinets, update interior finishes, install new tubs and shower surrounds, repair roofing, replace range hoods and bath vents, replace exterior and interior doors, site work improvements, convert efficiency units into 1 bedroom units, create accessible units, and address energy concerns.

Forest View and North/Gilsum Improvements – 68 units of family housing

Address ventilation and drainage in the crawl space structure of the basements, repair siding, install egress windows, convert heat from electric to gas, replace kitchen cabinets, update interior finishes, install new tubs and shower surrounds, repair roofing, replace exterior doors, site work improvements, new playground equipment, and address energy concerns.

Preventive Maintenance Issues

Tenant smoking is an issue that has detrimental effects on Keene Housing Authority units. Maintenance staff report extensive and often irreparable damage due to cigarette smoking in the units. It poses a safety issue due to the possible fire danger caused by smoking. Smoking damage is not only isolated to the unit as it develops an odor in the entire building and is a health risk to the non-smokers in the building. As a result, Keene Housing Authority will be exploring options for limiting or prohibiting smoking on the properties to remedy these problems.

Energy Conservation

Efforts are needed to improve the energy efficiency of the Keene Housing Authority's older public housing units. Keene Housing Authority will investigate completing an energy audit in 2008 and incorporating energy strategies into its rehabilitation plan.

Work Order Systems

All maintenance work performed at Keene Housing Authority properties can be categorized by the source of the work. Each piece of work originates from a particular source: an emergency, the routine maintenance schedule, the preventive maintenance schedule, a unit inspection, a unit turnover, or a resident request.

Projected and Target Work Order Response Rates			
Projected Response Rates Dec 2007		Target Response Rates Dec 2008	
Normal	98% in 30 days or less	Normal	30 days or less
Emergency	100%	Emergency	100%

Emergencies are the highest priority source of work. The Keene Housing Authority will consider a work item to be an emergency if the following occurs:

- The situation constitutes a serious threat to the life, safety or health of residents or staff; or
- The situation will cause serious damage to the property structure or systems if not repaired within twenty-four (24) hours.

Inspections

The Keene Housing Authority conducts annual physical and mechanical inspections in coordination with Property Managers and Maintenance staff. 100% of units are inspected every year. Additional housekeeping inspections are conducted on an as needed basis.

Community Development and Block Grant Program

As of October 2007, the CDBG program has three open grants and expects to obtain approval for a fourth grant soon. The goal for 2008 is the successful implementation of these grants, all of which are located in Keene's railroad yard area, a prime spot in downtown Keene. The total amount of these grants is \$1,980,000.

The goals include:

- Continue working with Monadnock Economic Development Corporation (MEDC) to complete the railroad yard site improvements,
- Work with Monadnock Economic Development Corporation and the hotel company for the successful implementation of the hotel project, with the CDBG goal of creating 30 new jobs.
- Work with First Course for the successful creation of a culinary training program with the goal of creating/training persons with barriers to employment for food service jobs.
- Work with Monadnock Economic Development Corporation and Pacer Instruments in the successful implementation of this project to create 24 jobs in Keene over a three year period.
- If this grant is approved, work with Southwestern Community Services to implement the project to develop 24 units of senior housing in the railroad yard area.
- In cases where these grants intersect with other CDBG grants administered by Southwest Region Planning Commission, work together with SWRPC for the smooth implementation of all grant projects.

III. Proposed MTW Initiatives

In 2008, Keene Housing Authority will seek HUD approval for its application to dispose of all 228 units of public housing. The application covers the following properties:

Public Housing	Units	Type	Bedrooms	Contract Number	AMP
Harper Acres	112	Elderly/Disabled	49-0BR, 55-1BR, 8-BR	NH36-P010-001 & 002	NH010000101
Bennett Block	14	Elderly/Disabled	1-0BR,12-1BR,1-2BR	NH36-P010-009	NH010000101
Forest View	38	Family	12-2BR, 26-3BR	NH36-P010-003	NH010000101
North & Gilsum	29	Family	23-3BR & 6- 4BR	NH36-P010-003	NH010000101
17-19 Roxbury Ct	4	Family/Elderly	4-1BR	NH36-P010-005	NH010000101
* 440 Main St.	2	Family	2-4BR	NH36-P010-005	NH010000101
* 64 Spring St.	2	Family	2-3BR	NH36-P010-005	NH010000101
* 69 Elm St.	2	Family	2-2BR	NH36-P010-005	NH010000101
537-539 West St.	4	Family	4-2BR	NH36-P010-005	NH010000101
32 Water St.	2	Family	2-2BR	NH36-P010-005	NH010000101
* 51 Forest St.	3	Family	1-1BR, 2-3BR	NH36-P010-006	NH010000101
309 Water St.	3	Family	3-2BR	NH36-P010-006	NH010000101
* 390 Water St.	2	Family	1-1BR & 1-4BR	NH36-P010-006	NH010000101
Farmstead 54, * 59, *69	3	Family	3- 2 BR	NH36-P010-009	NH010000101
45 Damon Court	6	Family	2-2BR, 4-3BR	NH36-P010-010	NH010000101
* 9 Spruce St.	2	Family	2-3BR	NH36-P010-010	NH010000101
Total Public Housing Units	228	* indicates properties to be sold in disposition proposal			

Public Housing Disposition Justification

The Keene Housing Authority, established in 1967, has developed, owned and managed public housing during the last 40 years. With its first development of 104 units of public housing for elderly and handicapped in 1969, it followed with a number of developments of family and elderly housing throughout the next 30 years. Some of the units were new construction, most significantly during the early 1970's with two family developments. Most of the rest of the housing units were developed as substantial rehabilitation scattered-site family housing, along with acquisition of an older building in the downtown area. The substantial rehabilitation units deliberately took properties that needed significant upgrading in order to improve neighborhoods in older sections of Keene. Most of these properties were 50-90 years old at the time of rehabilitation. In total, the Keene Housing Authority now operates a public housing program of 228 units.

During the last 25 years under the operating funding formula established in 1975, and the capital funding under the Comprehensive Improvement Assistance Program and its successor Capital Fund program, the Keene Housing Authority has managed to maintain its housing stock in good order. However, that has become increasingly difficult as the properties have aged, and funding, particularly capital funding, has become more and more inadequate to keep up with naturally deteriorating major systems and property needs. A Keene Housing Authority Capital Needs Assessment has identified a backlog of almost \$5,000,000 in capital needs that should be addressed. With present and projected funding, it would take 20- 25 years of level-funded Capital Funds to address those needs, while ignoring future needs that would occur during that period.

The Keene Housing Authority proposes to dispose of its public housing stock in order to access immediate capital funding to address those needs. The public housing disposition is necessary to allow the Keene Housing Authority to receive the benefit of Low-Income Housing Tax Credits (LIHTC), because the Keene Housing Authority cannot use LIHTC. The disposition to a limited partnership for which the general partner is controlled by an affiliate of the KHA will enable the issuance of bonds secured by revenues from the properties, and the use of these bond proceeds and proceeds from the sale of LIHTC to address these properties' capital needs. Keene Housing Authority proposes to sell 15 units of public housing at fair market value via public sale, to support the necessary capital work. The Keene Housing Authority commits to maintaining the units for low-income residents (below 80% MAI) for at least the next 30 years.

General Timetable

The 15 units that are being offered via public sale may be purchased at fair market value by the current tenants through our homeownership program or they may be sold to another landlord who would want to keep the current tenants. The Keene Housing Authority does not wish to displace tenants unnecessarily. Counseling will be provided to each tenant regarding the options available to them. With respect to these 15 units, we expect sales to be completed within 270 days of approval of this application.

Application for Vouchers

This proposal will be followed by an application for 228 units of Section 8 funding. This funding will be necessary to assure the long-term viability of this disposition and to support the current residents, and thus the disposition will not go forward without the award of the necessary vouchers.

Impact: Improve Quality of Housing Stock

Disposition of the Public Housing properties would allow Keene to make significant progress toward completing projects outlined in its Capital Improvement Plan. Major repairs and renovations are needed at the housing developments that could not be completed with current capital fund projections.

Sample Evaluation – from Urban Institute’s 2000 report	
Measures	Data Collection
Percent of public housing units with serious deficiencies pre and post disposition and rehabilitation	<ul style="list-style-type: none"> • REAC inspections • Inspections conducted pre and post improvement in property’s compliance with UPCS • Agency financial reports • Resident Survey • Property Management and Section 8 software programs • Spectrum Database
Do operating costs increase? Average operating cost per unit before and after	
Percent of residents who are satisfied with the condition of their unit	
Vacancy rates	
#’s of housing units utilized through Section 8 program before and after conversion	
Average subsidy per unit	
Average rent burden	
Average incomes of families in new addition of housing stock	
Average income of all families served	
Average length of time applicants spend on Section 8 waiting list	

Authorizations

Specific authorizations do not exist under the current MTW program for the proposed activities but there are HUD authorizations that permit any housing authority, whether or not they are an MTW agency, to submit a proposal for disposition (24 CFR Part 970) and request additional Section 8 Voucher allocations as published in Notice PIH 2007-10.

The Keene Housing Authority is requesting an amendment to its MTW Agreement to project base up to 50% of its available voucher funding. Keene Housing Authority may project base vouchers to properties owned by it or by an entity in which Keene Housing Authority or a corporation controlled by Keene Housing Authority owns a direct or indirect interest, subject to HUD’s requirements regarding subsidy layering without engaging in a competitive process.

The Keene Housing Authority is also requesting an amendment to its MTW agreement, which would remove time limits in the Section 8 HAC program. Assistance would be terminated only for participants who, after their initial five-year term, have annual household income over 80% of the MAI.

IV. Ongoing MTW Initiatives**Initiative: Section 8 Spectrum Housing Choices**

Within the MTW Section 8 program, Keene Housing Authority created several preferences and special programs to allow participants more housing options. The Shelter HAC program provides assistance for households living in the shelters. Once the participant graduates from the program, they are given a preference for our Section 8 HAC so they can find housing on the private market.

Public Housing residents who have reached the 3rd Step Rent Level may receive a preference for a Section 8 HAC. Many residents prefer renting in the private market, as it doesn't have the stigma associated with living in a public housing development.

Preferences are also in place for current tenants who are ready for homeownership so we may issue them a homeownership voucher from our existing MTW Section 8 allocation.

Impact: Increase Housing Choices for Low-Income Families; Achieve Greater Income Mix
These MTW initiatives provide a spectrum of housing choices for households of a variety of income levels and housing needs.

Initiative: Public Housing Step Rents

Elderly and disabled households living in Public Housing may choose to have their rent calculated using the Stepped Rent or traditional income based method. All households that are non-elderly or disabled are required to participate in the Stepped Rent program.

Households electing the income based method of rent calculation will not pay higher than the current Fair Market Rent for their bedroom size. The minimum rent for both rent calculation methods is \$125. If families are experiencing a hardship paying this rent, they may apply for a rent reduction in the Safety Net Program.

Families in Public Housing are charged a flat rate based on the bedroom size and number of years they have lived in a unit. The subsidy is gradually reduced until a family reaches the 3rd and final step. The 2nd Step and 3rd Step Rents are based on a percentage of the Fair Market Rents. The 2nd step is based on 45% of the FMR and the 3rd step is based on 65% of the FMR. If a family's income increases, their rent will not increase, hopefully encouraging them to increase their income and reduce fraud. If a family's income decreases, they may apply under our hardship policy for assistance through the Safety Net program.

Utility rebates are not paid as part of the program, as a minimum rent has been established. In Public Housing, most units currently include utilities.

Impact: Increase Rent Revenues from Tenants; Increase Share of Residents Making Progress Toward Self-Sufficiency; Reduce Administrative Costs

The Step Rent system encourages and supports employment for residents by providing multiple incentives to work. They must find work to afford the step increases. The system does not penalize residents when they receive increases in earned income by increasing their rent. The RSR program supports residents in achieving employment and financial goals. The system also allows for hardships through the Safety Net program initiative.

Initiative: Housing Assistance Coupon Program (HAC) Stepped Subsidies

The Step Subsidy method works similar to the Public Housing Step Rent method. As in Public Housing, elderly and disabled households are allowed to choose the subsidy calculation. All families that do not have an elderly or disabled head of household are required to participate in the stepped subsidy program. The two main differences include a subsidy that is reduced over a five year period and first year subsidy calculations. The first year's tenant portion of rent is determined by subtracting 20% of gross income (or welfare rent) from the VPS. There is a minimum rent of \$50.

If a family's subsidy would be less than the 2nd step but more than the 3rd step, the subsidy would begin at the 2nd step (55% of the VPS) for three years and drop down to the 3rd step (35% of the VPS) for the remaining two years. If the participating family's subsidy would be less than the 3rd step, the subsidy would begin at the 3rd step and remain at that step for the full five years.

Utility rebates are not paid as part of the program as a minimum rent has been established.

Keene Housing Authority provides the households with a rental subsidy to assist them in paying their monthly rent in full. The subsidy is directly deposited into the family's bank account on the 1st of the month. In the case of elderly and disabled households, they may choose to receive the subsidy directly or have it paid to the landlord as in traditional Section 8 programs. The family is then responsible for paying their rent in full and on time.

The payment process is explained to landlords in the Landlord Handbook and upon entry into the program. Landlords are sent letters detailing the participant's obligation for paying their rent. In addition, the letter states that if the tenant does not pay the contract rent in full by the fifth of month, then the landlord should contact Keene Housing Authority and Keene Housing Authority will contact the tenant about payment. If a tenant is late with rent payments, landlords may request that the subsidy be paid directly to the landlord. Keene Housing Authority anticipates that no more than 10% of the participants will fall into this category.

Keene Housing Authority works with our participants to resolve issues of late payments or non-payment of rent. Initially, some families do not have bank accounts and are required to come into the office to pick up their checks on the first of the month. The option of providing the rental assistance subsidy to the participant is also given to the elderly and individuals with disabilities.

There are HCVs included as part of the MTW demonstration because the participants continue to hold an original contract with their landlord. Keene decided it was prudent to honor existing HCV participant's contracts with their landlords at the time of implementing the HAC program rather than force them to sign new contracts. However, HCV participants have the option of converting to a HAC anytime. As MTW HCV participants move or terminate their assistance, their vouchers are converted to a HAC. Welfare to Work vouchers are being absorbed by the HAC program as they are phased out. Portability is restricted except by reasonable accommodation or in cases of domestic violence.

Impact: Increase Numbers of Household Served in the Section 8 Program; Increase Share of Residents Making Progress Toward Self-Sufficiency; Reduce Administrative Costs

As with the Public Housing Step Rent program, it is expected that a Step Subsidy program will encourage and support self-sufficiency. Also, the method of subsidy calculation will allow more families to be served.

Initiative: Eligibility Administration

Annually Keene Housing Authority reexamines the family characteristics to ensure the family is in the correct size unit or has the correct size voucher. Keene Housing Authority conducts a full recertification of income during the years households are moving from one Step Rent Level to the next. Once the household has reached the final step, a full recertification of their income occurs every three years. During the interim years, households will report their income through the self-certification process. Households will still execute a HUD consent form every year. Full recertifications will be held

every three years for income- based households who are not in the Step Rent or Subsidy program. During the interim years, they will also complete a self-certification form.

Impact: Reduce Administrative Costs

There is no need to conduct a full recertification for families if their rent is based on a step rent system and not their income. Continuing the process created excess administrative work and defeated the purpose of the demonstration. Households with income-based rents in the MTW program are mostly on fixed incomes. Keene has not found any problems with elderly or disabled households fully reporting their income. The standard deduction, discussed in the next section, further removes the need to conduct a full recertification.

Initiative: Standard Deductions

In its 2006 Annual Plan, Keene Housing Authority created a standard deduction for elderly and disabled households. A standard deduction of \$1500 is provided for all elderly and disabled households. This deduction includes any qualifying medical, disability assistance expenses, child care expenses and the elderly household deduction of \$400. It does not include the \$480 deduction per household dependent. Households with qualifying dependents would receive an additional deduction of \$480 per qualifying dependent in the household in addition to the standard deduction of \$1500. It is still assumed that residents can pay 3% of the medical expenses which is subtracted from the standard deduction. Households that would experience a rent burden of 30% or higher of their adjusted income would be eligible to receive a full deduction based on their actual qualifying expenses plus the standard \$400 deduction. In these cases, staff would follow the standard procedures for calculating adjusted income, including verification procedures.

In an amendment to the 2007 Annual Plan, Keene Housing Authority included a clause that allows the standard deduction to be adjusted on a yearly basis according to the Medicare increase.

Impact: Reduce Administrative Costs

The verification process consumes a tremendous amount of staff time. By implementing a standard deduction a large portion of administrative costs are reduced without removing the benefit for a tenant. If a tenant has extraordinary medical costs not covered by the standard deduction, they may request their deduction be based on actual expenses through our Safety Net hardship policy. It is a win-win situation for both parties. It also limits the intrusiveness in tenant's lives. The requirement for tenants to track their individual expenses causes a tremendous amount of anxiety on a yearly basis for elderly and disabled families.

Initiative: HQS Inspections

Keene Housing Authority will conduct initial inspections for all units and encourages new landlords to participate in the initial inspection. Landlords are encouraged to conduct annual inspections on the units. However, 64% of the landlords view inspections as a service and have requested Keene Housing Authority to conduct their annual inspection. In the HAC Program, Keene Housing Authority conducts the initial inspections (as well as educating the landlords with HQS inspections). Interim inspections are conducted by Keene Housing Authority if requested by the participant, landlord or Keene Housing Authority.

Landlord Education and Participation

Landlords are encouraged to contact Keene with any questions they may have about the HQS. The owner is not responsible for a breach of the HQS that is not caused by the owner, and for which the

family is responsible. Furthermore, the Keene Housing Authority may terminate assistance to a family because of the HQS breach caused by the family.

Family Education and Participation in HQS

Keene Housing Authority staff work on a regular basis to educate program participants about HQS, providing them with increased ownership over the leasing process while making sure they are not living in a sub-standard apartment. The program is designed to educate the residents so they are empowered to make informed decisions when searching for or living in an apartment. Due to this education, they are able to determine first hand if there are issues that need to be addressed to make sure the unit continuously meets HQS.

The education process starts with an intensive orientation before a HAC is issued. The participant's responsibility for ensuring that their rental unit meets the HQS is explained during this process. During the issuance of Housing Assistance Coupons, a Keene Housing Authority staff member provides a detailed explanation of Housing Quality Standards (HQS) utilizing the following materials:

- A Good Place to Live
- Inspection Form for the Housing Choice Voucher Program
- Protect Your Family from Lead in Your Home
- KHA checklist

Keene Housing Authority employees inquire about and discuss HQS during quarterly meetings and monthly contacts. Participants are asked during the Annual Review, about HQS and staff briefly reviews the HQS. Participants are asked to complete an inspection form demonstrating that they have assessed the condition of their apartment and determined whether it meets HQS.

During quarterly Resident Self-Reliance program meetings, families complete and update family information including information on HQS in their units. During the Annual Recertification process, participants are asked about the HQS and a brief review of HQS is conducted.

At least 5% of all units self-certified by the landlord are selected for a quality control inspection every year. The Keene Housing Authority employs several types of inspection strategies to ensure all subsidized apartments meet HQS in addition to extensive education programs for both the participant and the landlord.

HCV Planned Inspections Completed	Target Percentage Completed	Actual Percentage Completed
Annual HQS Inspections	100%	100%
Pre-Contract HQS Inspections	100%	100%
HQS Quality Control Inspections	100%	100%

Every three months, 5% of all units self-inspected by landlords receive a quality control inspection conducted by Keene Housing Authority. If the owner fails to maintain the dwelling unit in accordance with HQS, the Keene Housing Authority will take prompt and vigorous action to enforce the owner obligations. The Keene Housing Authority's remedies for such breach of the HQS include termination, suspension, or reduction of housing assistance payments and termination of the HAP contract.

The Keene Housing Authority will not make any housing assistance payments for a dwelling unit that fails to meet the HQS, unless the owner corrects the defect within the period specified by the Keene Housing Authority and the Keene Housing Authority verifies the correction. If a defect is life threatening, the owner must correct the defect within no more than 24 hours. For other defects, the owner must correct the defect within no more than 30 calendar days (or any Keene Housing Authority approved extension).

Impact: Reduce Costs to Administer Program; Improve quality of tenant based assisted housing through tenant and landlord education outreach efforts.

Again, the intended impact is to reduce the administration required to execute the program while shifting some of the program responsibility to the tenants in an effort to integrate self-sufficiency activities into the housing component. It may also indirectly have an impact on the quality of tenant-based housing units as tenants become more educated about HQS standards and local code requirements.

Initiative: Resident Self-Reliance Program (RSR)

All families participating in the Step Rent or Subsidy programs are required to participate in the RSR program. An expansion of Keene Housing Authority's former Family Self-Sufficiency program, RSR provides service coordination and case management to help families become economically self-sufficient, recognizing that self-sufficiency will vary widely based on individual participant's abilities. Every family in the program is assigned a Resident Service Coordinator who is responsible for coaching the participant's progress.

The RSR program defines competencies for self sufficiency. These competencies outline the skills necessary to achieve economic self-sufficiency. Each family's needs are identified during an initial assessment. The competencies they must work on are identified by the RSC and participant working together. In order to be exempt from required activities, participants must demonstrate they have developed the skills associated with each competency. Competency categories include the core skill groups of financial management, employment, education, and family planning in addition to the self-development groups of interpersonal skills, wellness, healthy relationships and household management. The program is uniquely tailored to the family's skills, resources and goals. Each family works to achieve competencies specific to their circumstances, since the abilities and backgrounds of participants are diverse and one plan would not be suitable for all families.

There are four main program requirements participants must engage in to remain active in the Spectrum program and maintain their housing assistance:

- Develop a financial plan
- Participate in quarterly goal setting meetings
- Participate in required skill development activities
- Make reasonable progress toward ISTP goals

Develop a Financial Plan

Each participant receives extensive counseling in financial management from the moment they lease-up in the program. They are taught how to track their income and expenses, develop a financial plan, calculate their net worth, read and interpret their credit score and manage debt.

Quarterly Goal Meetings

Participants meet on a quarterly basis to review progress on their goals in small groups of up to 20

people. The intention of these meetings is to provide an opportunity for program participants to network, problem solve, share successful strategies and learn about new resources, programs, and financial management and employment strategies. Topics may include tax filing, job search strategies, saving for a financial goal, etc. At the end of every meeting, participants update their Individual Service and Training Plan (ISTP). An ISTP outlines the family's goals and the steps and resources required to meet them.

Skill Development Activities

Participants who need to achieve competencies are required to accomplish take home activities or workshops that will assist them in developing the associated skills. There are numerous workshops facilitated by Keene Housing Authority staff, as well as programs run by outside agencies.

Goal Setting

Every person is required to develop and update their ISTP every quarter. The ISTP helps participants identify a goal and break it down into simple steps. Participants are taught how to write SMART goals (Specific, measurable, achievable, resources, and time lines). They are required to document and track their progress on these forms and revise them as their goals change or new goals are added once significant milestones have been achieved.

The RSC acts as a coach and mentor guiding their participants to self-sufficiency. All RSCs are trained in financial management programs and are available to meet one on one to provide additional assistance to participants.

Impact: Increase Share of Residents Making Progress Toward Self-Sufficiency; Increase Share of Residents Who are Working

Initiative: Safety Net

The Safety Net program provides temporary relief to households experiencing a financial hardship. The Safety Net program allows participants to work off a portion of their rent by completing jobs for the Keene Housing Authority, following a payment arrangement, or requesting Keene Housing Authority allow a reduction in the rent/increase subsidy for a specified period of time by conducting an interim adjustment.

Participants who work to pay rent receive an hourly rental credit toward their rent balance. Safety Net is not meant to take the place of full-time employment for the participants who are able to work. Participants are encouraged to find employment rather than use the Safety Net program. It is meant to be temporary assistance during times of economic hardship.

Information on the Safety Net program is distributed during lease-up and/or issuance, during annual certifications and self-certifications to remind housing recipients that they are entitled to apply for assistance. No one shall be denied the opportunity to apply, but acceptance is at the sole discretion of the Keene Housing Authority.

Safety Net Eligibility Guidelines

Anyone who receives assistance under the Spectrum MTW program may apply for assistance through the Safety Net program. Applicants must meet all three of the following criteria to be eligible for Safety Net:

- In good standing with the Keene Housing Authority
- In compliance with the RSR program
- Income eligible: resident pays more than 30% of their monthly income toward rent

Once an applicant meets the basic eligibility criteria, the Safety Net Committee will consider additional criteria such as:

1. Applicant presents a valid, verifiable reduction in income by job loss, change in household composition of income earners or other extraordinary circumstances
2. Applicant has lost their job for good cause or is unable to work
3. Flat, Minimum or Step Rent Level is not affordable (more than 30% of the Resident's monthly income)
4. Extraordinary circumstances (such as an increase in qualified expenses)
5. Applicant applies by the 20th of the month prior to the month for which they are requesting assistance or within ten days of the effective date of their income or expense change.(with exception of unexpected occurrences such as loss of job or illness)

Once an applicant has been accepted into the Safety Net program, they must sign an amendment to their lease or Family Obligations Contract that adjusts their rent/subsidy for a specified period.

Impact: Provide a hardship policy to help tenants preserve their assistance.

The Safety Net program was developed as a hardship policy to temporarily assist residents if they cannot afford to pay their rent in the Step Rent or Step Subsidy program. If a tenant experiences a hardship such as loss of employment, the Safety Net program provides an opportunity for them to continue to afford to pay their rent until they are able to reestablish their financial situation.

Initiative: Rent Reasonableness

Keene Housing Authority removed rent reasonableness as a requirement in the MTW Section 8 program. When approving a unit, potential voucher holders do not have to meet the 40% rule. The responsibility of determining affordability is left to the participant. The program assumes participants are capable of making these decisions and provides education to every household member. Participants are trained to consider factors such as location, quality, size, number of bedrooms, age, amenities, housing services, maintenance and utilities. These factors are a better gauge of determining rent affordability than the 40% rule, as they are adjustable to individual circumstances and local market conditions. Additionally, participants are trained to negotiate rents with landlords.

Families also receive the document "Can I Afford the Unit I have Found?" with a detailed explanation of how to calculate affordability. The family must fill out and sign an Income and Expense Report with the program manager detailing their ability to afford the apartment. The Income and Expense Form is updated and reviewed at each examination.

Affordability Factors

- Age of the Head of Household
- Disability
- Currently in place
- Length of time family has lived at that address
- Actual dollar amount the family share exceeds 40% of their adjusted monthly income

- Location- near work or medical services
- Transportation
- Amount of assets a family has at its disposal
- Employment
- Contract Rent-does it include utilities?
- Fuel Assistance and/or Electrical Assistance
- Food Stamps and/or Community Kitchen

Impact: Reduce Administrative Costs; Increase housing options

Program Evaluation Methods

Program evaluation will be conducted using measures published in the Urban Institute's publication titled, "*Housing Agency Responses to Deregulation: A Baseline Report on HUD's Moving to Work Demonstration.*" In this report there is discussion on intended outcomes of the MTW programs and the effects deregulation could have on PHAs. Projected agency outcomes include the capacity and ability to deliver effective programs designed to meet the local community's needs as well as increase resident and staff satisfaction. Keene has witnessed these outcomes in its program over the years which are a direct result of the agency, staff and community feeling empowered by the authority the demonstration has granted to identify and problem solve housing problems in their community. The demonstration inspires people to get involved in the process of changing housing in a dynamic and ever-evolving industry.

V. Sources and Uses of Funding

Consolidated Budget Statement for AMP NH010000101

	2007 Projected Public Housing	2008 Budget Public Housing	2007 Projected Section 8	2008 Budget Section 8
Sources				
PH Rental Income	850,000	850,000	0	0
Non Dwelling Income	30,000	30,000	0	0
Section 8 Funds	0	0	2,998,036	2,998,036
PH Operating Fund	541,688	433,350	0	0
PH Capital Fund	309,423	247,538	0	0
Congregate Program	48,000	48,000	0	0
Interest Income	1,000	1,000	10,000	10,000
Other Income	29,889	30,112	0	0
Total Sources	\$1,810,000	\$1,640,000	\$3,008,036	\$3,008,036
Uses				
Administrative	414,000	434,700	677,000	715,000
Programs & Services	129,000	135,450	226,000	238,000
Utilities	455,000	469,500	0	0
Maintenance	648,000	434,350	0	0
General Expenses	164,000	166,000	2,000	2,100
HAP Disbursed	0	0	2,103,036	2,052,936
Total Uses	\$1,810,000	\$1,640,000	\$3,008,036	\$3,008,036

Planned Sources and Expenditures by AMP

The Keene Housing Authority owns 228 units of public housing. Under the asset management rule, Keene Housing Authority has opted to combine those 228 units under one Asset Management Project number. The budget as detailed above covers the one AMP, which includes all 228 public housing units.

The Keene Housing Authority receives public housing operating funds based on a HUD calculated formula, which is then prorated based on annual appropriations. The operating and capital fund projections for 2008 are based on a proration at an estimated 80%. Section 8 funding is calculated to be the same as 2007. The Keene Housing Authority also receives funding to support a Congregate Services program, which provides meals and supportive services to frail elderly and residents with disabilities living in public housing. Sources of funds referred to above are estimated based on the information at the time of this report and are subject to change based on final calculation methods and proration.

Reserves

Operating reserves for public housing have been depleted as funding has decreased. Currently there are \$10,000 in reserves. Projected funding levels are inadequate to complete the extensive amounts of improvements that are needed for the properties. All available funding for capital improvements will be applied to projects rather than reserves.

VI. Administrative

Board Resolution

RESOLVED, October 3, 2007 that the Keene Housing Authority Board of Commissioners approve and adopt the Annual Moving To Work Plan for 2008, as required by Amendment #2 to the Keene Housing Authority Moving To Work Agreement.

As passed by Resolution 400, adopted August 1, 2007 the Keene Housing Authority Board of Commissioners approved the inclusion of the following changes to the MTW Annual Plan for 2008.

- Refinance Public Housing using Low Income Housing Tax Credits to fund rehabilitation of the properties.
- Sale of the following public housing properties:
 - 64 Spring St.
 - 440 Main St.
 - 69 Elm St.
 - 51 Forest St.
 - 390 Water St.
 - Farmstead Commons #59 and #69
 - 9 Spruce St.
 -

Additional Changes Include:

- Permit fungibility of all Section 8, operating and capital funds.
- Allow for increases in the standard medical expense deduction to follow the annual Medicare insurance premiums increase.

- Restrict portability of the Section 8 HAC program to permit only in cases of reasonable accommodation.
- Add language to screening and termination policy to abide by the Violence against Women Act.
- Revise eligibility requirements of the Safety Net program.

The motion to adopt Resolution 401 was made by Commissioner Christopher Coates, the motion was seconded by Commissioner Audrey Hadcock and Resolution 401 passed unanimously on October 3, 2007.

Public Notice and Hearings of Public Housing Disposition Plan

The Keene Housing Authority has worked closely with the City of Keene Government in the formulation and approval of this disposition plan. Conversations with the City Manager and Mayor over the past 18 months were followed up with a formal request to the Mayor to approve the Keene Housing Authority disposition application and plan.

The Mayor, being supportive of the Keene Housing Authority proposal, presented the plan to the Keene City Council for discussion and consideration at a meeting of the Keene City Council on Thursday, February 15, 2007. The matter was referred to the Finance, Organization and Personnel Committee for review and recommendation. The committee meeting was held on February 22, 2007. The Keene City Council voted unanimously to adopt Resolution R-2007-05, Support of Keene Housing Authority Disposition of Public Housing, on March 1, 2007.

The Keene Housing Authority sent newsletters to tenants in late December 2006 and put a public notice in the local newspaper, the Keene Sentinel, on January 29, 2007 and January 30, 2007, regarding public hearings on the disposition of public housing.

A public hearing on the disposition application was conducted on January 31, 2007 at 1:00 PM at a public housing senior complex. Two public housing residents attended the hearing at the senior complex. P. Curtis Hiebert, CEO of the Keene Housing Authority, reviewed the proposed actions and delivered a Power Point presentation on the disposition. Four Keene Housing Authority employees attended the hearing and were available for questions. After the presentation, a question and comment session was held. Comments made by residents included heating issues, painting and cleaning of sunrooms at a senior project, accessibility issues, and a request for more resident activities.

A second public hearing on the disposition application was held on January 31, 2007 at 6:00 PM at a public housing family complex. Four public housing residents attended the meeting. P. Curtis Hiebert reviewed the proposed actions and delivered a Power Point presentation explaining the proposed disposition. Resident ideas and comments included renovations of bathrooms, heating issues, increased security measures, new playground equipment, and other minor changes. Tenants also requested that their subsidy be recalculated during the refinancing process.

The Keene Housing Authority mailed a notice regarding the disposition application to each public housing tenant on March 1, 2007 and placed a second public notice regarding the disposition application in the Keene Sentinel newspaper on March 1-4, 2007. A third public hearing on the disposition application was held on March 5, 2007. One resident of a non public housing project attended the meeting. P. Curtis Hiebert explained to the resident that the proposed disposition would have no effect on the tax credit property that the resident was currently living in. The resident

expressed his gratefulness for the assistance and quality of service he has received from the Keene Housing Authority.

The Keene Housing Authority placed a third public notice regarding the disposition application in the Keene Sentinel newspaper on July 6- 8, 2007. A fourth public hearing on the disposition application was held on July 9, 2007. Three residents of a non public housing project and an interested citizen attended the meeting. Five Keene Housing Authority employees attended the meeting and were available for questions. P. Curtis Hiebert explained to the residents that the proposed disposition would have no effect on the tax credit property that the residents lived in. He reviewed the proposed actions and delivered a Power Point presentation explaining the proposed disposition. One resident commented that the proposed restructuring would minimize the impact of potential presidential and congressional changes every four years. The citizen, who attended, expressed the need for family and youth services at non public housing properties in Swanzey.

A meeting of the Board of Commissioners was held on July 11, 2007. P. Curtis Hiebert shared with the Commissioners the results of the public hearings and the comments of the residents regarding the proposed disposition. The Board of Commissioners unanimously approved the application for disposition of public housing and the sale of the 15 properties at fair market value via public sale.

The Keene Housing Authority placed public notices in the Keene Sentinel newspaper on May 19-25, 2007, June 19- 25, 2007 and July 19- 25, 2007 regarding the July 23, 2007 public hearing on the disposition application. Notices of the July 23, 2007 hearing were mailed to all public housing residents on June 18, 2007. The notices on July 15-25, 2007 regarding the hearing on the proposed disposition specifically listed the 15 properties to be sold via public sale.

Approximately 50-60 people attended the July 23, 2007 hearing on the proposed disposition. Attendees included public housing residents, non public housing residents, Section 8 voucher holders and landlords, city officials, advocacy group representatives, and other interested citizens. There were senior citizens, disabled persons, and families represented. Five Keene Housing Authority employees attended the meeting and were available for questions. P. Curtis Hiebert explained in detail the proposed disposition, the sequence of events, and the potential impact on residents and Section 8 voucher holders. He specifically outlined the 15 properties that would be sold at fair market value and he explained why those scattered site properties had been chosen. He explained the process by which the properties would be made available for sale. He outlined the homeownership program and gave a detailed explanation of how the sale would affect the tenants currently living in those properties. A lengthy question and answer period followed the presentation. Printed copies of the PowerPoint presentation were given to all attendees. The handout detailed the proposed disposition and specifically listed the 15 properties to be sold at fair market value via public sale. Attendees were encouraged to call with additional questions and concerns.

A meeting of the Board of Commissioners was held on August 1, 2007. The results of the July 23, 2007 hearing on the disposition application and the comments of the attendees were shared with the Commissioners. The Board unanimously approved the application for disposition of public housing and the application for Section 8 vouchers after HUD approval of the disposition. Additional changes permit fungibility of all Section 8 operating and capital funds. The changes allow for increases in the standard medical expense deduction to follow the annual Medicare insurance premiums increase; restrict portability of the Section 8 HAC program to permit it only in cases of reasonable accommodation; add language to screening and termination policy to abide by the Violence against Women Act.; and to revise the eligibility requirements of the Safety Net program.

A meeting of the Board of Commissioners was held on October 3, 2007. The Board unanimously passed Resolution 401, approving the 2008 Moving to Work Plan, including the application for disposition of public housing and the application for Section 8 vouchers after HUD approval of the disposition. Additional changes permit fungibility of all Section 8 operating and capital funds. The changes allow for increases in the standard medical expense deduction to follow the annual Medicare insurance premiums increase; restrict portability of the Section 8 HAC program to permit it only in cases of reasonable accommodation; add language to screening and termination policy to abide by the Violence against Women Act.; and to revise the eligibility requirements of the Safety Net program.

There are no specific members of a Resident Advisory Board. All public housing residents have been informed of the potential disposition and sale of the 15 scattered site units. All residents have been informed by letter and through public hearings. All residents have been given the opportunity to discuss the potential disposition, ask questions, and make comments and suggestions relative to the disposition.

The Keene Housing Authority sent several notices to tenants regarding the proposed disposition of public housing. There are no resident organizations currently and there have been no requests to form any. All residents were informed of the disposition application and given over 120 days to organize a resident council. There were no requests to establish a resident organization. Reasonable efforts to inform residents of their opportunity to organize have been made through newsletters to all tenants and through public notices.

Public Notice and Hearing on 2008 MTW Plan

A public hearing for the Keene Housing Authority 2008 Moving to Work Plan was duly advertised in the Keene Sentinel newspaper on August 18-20, 2007. Residents and program participants were notified and the hearing was held on Monday, September 17, 2007. The meeting was held in the conference room of the Keene Housing Authority offices at 831 Court Street, Keene at 2:00 P.M. Present were Keene Housing Authority staff, Julie Davenson, Programs and Services Manager.

The 2008 MTW Plan was available for public access during the 45-day period prior to the meeting, and was presented, along with anticipated changes during the hearing session. There were no members of the public present, and no written, email, or phone comments were received. The session was kept open for 1 hour until 3:00 P.M., and then closed. The Keene Housing Authority will always consider public input and comments no matter when they are received.

Capital Plans and Development

While the Keene Housing Authority is awaiting approval of its public housing disposition plan, no major capital undertakings are planned. The disposition plan and subsequent rehabilitation encompass major renovations to existing public housing stock. Based on a full capital needs assessment, improvements will be made as specified in the CNA. Planned improvements include conversion of heat from electric to gas, repair siding, install egress windows, replace kitchen cabinets, update interior finishes, install new tubs and shower surrounds, repair roofing, replace range hoods and bath vents, replace exterior and interior doors, site work improvements, convert efficiency units into 1 bedroom units, create accessible units, and address energy concerns.

Keene Housing Authority is committed to preserving and maintaining the existing public housing stock. The ongoing federal funding cuts threaten the stability of these aging properties and provide significant challenges to our ability to maintain them.

Since there are no available funds for improvements and there is a backlog of critically needed repairs, the focus for 2008 will be on maintaining the physical stability of the properties, including roof repairs, flooring replacement, painting and other critical repairs.

Agency Directed Evaluation Efforts

In the 2008 MTW Annual Plan, the Keene Housing Authority is incorporating elements of the Draft Attachment B, outlining reporting requirements for the MTW Plans and Reports. In this plan, we have identified specific measures from the Urban Institute's Baseline Report on the Moving to Work Demonstration completed in October 2000 that Keene may use to evaluate their Moving to Work program initiatives. Keene, since the inception of its Moving to Work program, has maintained a database to track the success of tenants in achieving self-reliance goals of the program.

VII. Supportive Services

The Keene Housing Authority coordinates and directly provides a number of services to enrich the quality of life and ability of residents to be self-reliant and live independently. The Keene Housing Authority plans to continue to provide the following services for families:

- Resident Self-Reliance Program
- Congregate Housing Program
- HCV Homeownership Program
- ROSS Public Housing Homeownership Education
- Youth Services: Building Bridges Program

Resident Self-Reliance Program (RSR)

There are total of **146** families in the RSR program, **78** families are from the Public Housing program and **68** in the Section 8 HAC RSR program.

All families participating in the Moving to Work Step Rent or Subsidy programs are required to participate in the Resident Self-Reliance (RSR) program. An expansion of Keene Housing Authority's former Family Self-Sufficiency program, RSR provides service coordination and case management to help families become economically self-sufficient, recognizing that self-sufficiency will vary widely based on individual participant's abilities. Every family in the program is assigned a Resident Service Coordinator (RSC) who is responsible for coaching the participant's progress toward employment, education and financial goals.

The RSR program defines competencies for self sufficiency. These competencies outline the skills necessary to achieve economic self-sufficiency. Each family's needs are identified during an initial assessment. The competencies a participant must work on are identified by the RSC and participant working together during the initial assessment. In order to be exempt from required activities, participants must demonstrate they have developed the skills associated with each competency. Competency categories include the core skill groups of financial management, employment, education and family planning in addition to the self-development group of interpersonal skills, wellness, healthy relationships and household management. The program is uniquely tailored to the family's skills, resources and goals. Each family works to achieve competencies specific to their circumstances since the abilities and backgrounds of participants are diverse and one plan would not be suitable for all families.

There are four main program requirements participants must engage in to remain active in the Spectrum program and maintain their housing assistance:

- Develop a financial plan
- Participate in quarterly goal meetings
- Participate in required skill development activities
- Make reasonable progress toward ISTP goals

Develop a Financial Plan

Each participant receives extensive counseling in financial management from the moment they lease-up in the program. They are taught how to track their income and expenses, develop a financial plan, calculate their net worth, read and interpret their credit report and score, and manage debt.

Quarterly Goal Meetings

Participants are required to attend four group meetings per year and one annual review starting their second year in the program. Group meetings are organized into two tracks: Employment and Financial. There are three groups within each track.

The Employment Track offers:

- Group A Career and Life Planning
- Group B Surviving the Job
- Group C Leadership and Advancement

The Financial Track offers:

- Group A Financial Management
- Group B Credit and Debt Management
- Group C Homeownership and Long Term Financial Planning

The agenda format for every quarterly goal meeting includes a brief presentation by the RSC on the topic at hand, group activities and problem-solving and individual time to complete and update their ISTP. Guest speakers may be included, as part of the presentation component or participants who have knowledge on the subject matter will be encouraged to present. The topics for future meetings should be driven by the participants. The RSC is encouraged to get ideas for topics from the participants for the meeting next quarter. RSCs are required to incorporate theories of adult education into the facilitation of the meetings to maximize the benefits for the participants.

During their first year, participants are required to meet one on one with their RSC and attend quarterly goal meetings. They must also attend a goal setting and financial management workshop. Participants are welcome during any year of their participation to attend more than the required workshops and meetings. They may elect to attend more than one quarterly goal meeting per quarter.

RSR Waiver

RSR participants who have achieved all of their required competencies will be able to apply for a waiver from program requirements meeting. They must meet with their RSC annually to review progress toward their goals. We anticipate a majority of families who qualify for this waiver will move into the Homeownership program, but not all.

In order to receive the waiver, the household must present a portfolio that demonstrates how they have achieved the required competencies and the progress they have made on their goals. This process

provides recognition for families for their accomplishments in the program. The skills they learn in creating and presenting the portfolio also helps them gain public speaking and presentation skills, which may be valuable in the workplace.

Homeownership

The homeownership program of the Keene Housing Authority, known as the Heading for Home Program (H4H) offers eligible participants in the HAC or HCV programs the option of buying a home with mortgage payment assistance. To date, there are 10 households in the Heading for Home Homeownership program.

The Keene Housing Authority was awarded the ROSS Homeownership Supportive Services Grant in April of 2006 to provide homeownership education and activities for public housing residents. The program combines financial management education, credit counseling and homeownership seminars in cooperation with Cheshire Housing Trust's Homeownership programs. The grant also established small Individual Savings Accounts for participants who meet certain eligibility criteria. This assistance combined with IDA accounts and the HCV assistance will be available to help more participants move into homeownership in 2008. The median price for a home, \$250,000, is still far above the median income, so achieving homeownership, even with these resources, continues to be a significant challenge. Coupled with the current mortgage crisis, it has become more difficult for families with low to moderate incomes to achieve homeownership.

Youth Services

The BUILDING BRIDGES program uses several strategies to influence youth development, families, and the community in preventing juvenile delinquency. There are currently 44 youth enrolled in the program.

The program is offered to all family residents living in public housing operated by the Keene Housing Authority at both Forest View and North Street housing communities. There is a Family Activity Center at each community, from which the program operates. The center has been the hub of the community, attracting and encouraging positive interaction with all youth, adults and staff. Program components include:

- Case management services for youth and their families
- Daily after-school and summer program for youth ages 5 through 10 (open to all youth up to age 18)
- Life skill workshops for teens and adults
- Community events and improvement projects

Case Management

All families that move to either Forest View or North Street are automatically referred to the Building Bridges Youth Services program by Keene Housing Authority staff. The Building Bridges program is integrated with the Resident Self-Reliance program for adults, so all members of the family are served. After a family has signed the lease, they are required to participate in the RSR assessment that identifies the family's assets and risk factors associated with the following categories:

- Employment
- Financial management
- Parenting and Family Planning
- Education
- Wellness

- Household management
- Interpersonal skills

The family then creates a plan to develop their skills to achieve competency in each of these areas for a five year period. The plans outline specific steps they must take within a given quarter to make progress in achieving the competencies. The plan includes required skill development activities they must complete in order to achieve a competency. Adults participate in group quarterly goal meetings to discuss and problem-solve ways to overcome obstacles in meeting their goals. Participants benefit not only from the facilitation and knowledge of the Resident Service Coordinator but they also benefit from their peers. Participants are likely to listen to others who are experiencing similar situations, offer advice and support, and gain self-confidence when they have the opportunity to share an idea, offer advice or help someone problem solve and they find themselves in an 'expert' role.

Youth participate in a similar process. They are interviewed by staff and a youth development plan is formulated with their parents that list activities the parents, youth and children can do to support the plan. The assessment reviews risk and protective factors and a plan is created to reduce high risk factors associated with the individual youth and increase their protective factors. Progress on the plan is reviewed and revised quarterly with youth, parents and staff.

Daily After-School Program

Homework Lab runs daily for 1 ½ hours providing youth with tutoring assistance and academic enrichment programs. As a result, there has been an overall improvement in the grades of youth attending the program in the past three years. Keene Housing Authority Youth Service Coordinators have developed strong partnerships with the local schools including Franklin, Fuller and Keene Middle School. Staff attends lunches with students at school and, as needed, meet with teachers and guidance counselors. Schools provide copies of youth report cards and share weekly homework assignments with staff. Teachers have visited the sites to tutor individual students and provide staff with tools to assist youth with their academics.

Daily activities reflect current risks and needs of the youth in the program. The program's main focus is to serve youth ages 5 through 10, but youth up to age 18 may participate. Many teens are able to participate as volunteers, in the program. Middle school age youth are referred to the local MANY Options program by staff; all fees are paid by Keene Housing Authority.

Life Skills Workshops

Workshops are offered for all teens and adults in all of the competency areas. They are offered throughout the year and include GED classes, computer training, employment retention, household management, financial management and parenting. Parenting workshops are required for parents with high family risk factors such as inconsistent rules at home, abuse, or violence. Workshops offered encourage parent teacher conferences and build the ability of parents to communicate effectively with schools on behalf of their children. Teachers and Keene Housing Authority staff facilitate the workshops at the Family Activity Centers.

Community Coordination, Events, and Education

BUILDING BRIDGES Youth Services Program seeks to build community connections by offering events that encourage positive interactions and build a sense of ownership and responsibility. Youth coordinate community service events focusing on their neighborhood, such as community beautification projects, cooking and delivering meals for families, participating in Kick Butts Day or

hosting games for nearby elderly residents. The Family Activity Center hosts family events and meals at the activity center are cooked and prepared by youth and parent volunteers.

Congregate Housing Services Program at Bennett Block and Harper Acres

The Congregate Housing Services Program is a non-medical supportive program often described as the first step away from fully independent living. The CHSP offers services that enable residents to live in an independent setting avoiding premature admission to a nursing home or assisted living facility.

Interest in the CHSP program is very good. Apartment vacancies are filled quickly. At times, the wait for a CHSP unit vacancy can be lengthy. Currently twenty-five people are being served at Harper Acres and five people are on the waitlist; at Bennett Block, fourteen people are being served and five people are on the waitlist.



Services of the CHSP include a noon meal, seven days a week, served in a social setting, assistance with homemaking services and limited range of personal care. Assistance with area transportation services is available and at Harper Acres transportation to the meal site located in a separate building is available. A service coordinator oversees the CHSP. Individualized care plans are developed and reviewed to ensure that services meet the needs of the resident. Social opportunities occur on a regular basis including after-school program visits, which offer a lot of fun activities and socialization to the residents. Educational events for health topics and services as well as social and entertainment activities are offered. Interaction between residents and the Keene State College nutrition students has been a long standing source of educational and social activities.

Program admissions are the responsibility of a Professional Assessment Committee. The PAC meets monthly to review needs assessment of new applicants. Needs assessment are completed by the CHSP Coordinator and documentation by the applicant's physician is required. In addition to admissions, PAC members offer consultation on situations with residents for staff. The current PAC group has been together for several years and consists of three registered nurses and two social workers.

Homemaking and personal care services are contracted through HCS, a fully accredited home health care agency; the CHSP pays \$20 an hour for homemaking services and \$22 for personal care services. Food service is also provided through HCS at \$6.90 per meal. Residents are very satisfied with the home-like menus, fresh foods and variety. The food is prepared at a central site in Keene, transported in bulk to the meal site, and served home style. HCS provides staff training, supervision and backup coverage as needed. Program funding is provided by HUD and NH Health and Human Services sources.

Family Planning Collaborative

Keene Housing Authority and other social service and health care providers recognized that unintended pregnancies (which result in about half of the births in the United States) are a major threat to the health and financial well being of children and families. They are also responsible for enormous social service and health costs. These agencies formed the FPC to coordinate their education and case management efforts.

With limited funding, the FPC:

- Keeps records of pregnancy intentions and other characteristics of women giving birth at Cheshire Medical Center (CMC)
- Provides education and support to social service providers to help them discuss family planning and birth control. Also provides educational materials.
- Obtain and disseminate more information about legal issues involving family planning, especially legal issues pertaining to sexual activities by minors.
- Coordinates efforts with Dartmouth Hitchcock and Planned Parenthood to provide birth control education including information on Plan B birth control.
- Provides free condoms in some social service restrooms.
- Provides birth control education at Keene's transitional housing programs and other sites.

Dental Health Works

Dental Health Works is a collaborative of several local non-profit agencies working together trying to meet the need for affordable dental care for families. Most families with extremely low to low incomes do not have dental insurance. This program allows a certain percentage of Keene Housing Authority residents to receive free dental services. The dental practice also offers a sliding fee scale so residents who are not able to receive free services may receive a reduced rate based on their income.

KEENE HOUSING AUTHORITY BUDGET 2008 MTW PLAN 2008 30-Oct-07	PUBLIC HOUSING PROJECTED 2007	PUBLIC HOUSING BUDGET 2008		PROJECTED SECTION 8 2007	SECTION 8 BUDGET 2008
REVENUES					
Section 8 Funds	\$0	\$0		\$2,998,036	\$2,998,036
Public Housing Operating Fund	\$541,688	\$433,350		\$0	\$0
Public Housing Capital Fund	\$309,423	\$247,538		\$0	\$0
Public Housing Net Rental Income	\$850,000	\$850,000		\$0	\$0
Public Housing Non Dwelling Income	\$30,000	\$30,000		\$0	\$0
Interest Income	\$1,000	\$1,000		\$10,000	\$10,000
Fees, Congregate	\$48,000	\$48,000		\$0	\$0
Other Income	\$29,889	\$30,112		\$0	\$0
TOTAL SOURCES	\$1,810,000	\$1,640,000		\$3,008,036	\$3,008,036
EXPENDITURES					
Accounting/ Audit Fees	\$15,000	\$15,750		\$7,000	\$7,500
Office Expenses	\$70,000	\$73,500		\$125,000	\$132,000
Legal Expenses	\$25,000	\$25,500		\$0	\$0
Salaries & Benefits- Administrative	\$299,000	\$313,950		\$510,000	\$535,500
Salaries & Benefits- Programs & Services	\$128,000	\$134,400		\$218,500	\$230,000
Tenant Costs	\$1,000	\$1,050		\$7,500	\$8,000
Travel & Meetings	\$5,000	\$6,000		\$35,000	\$40,000
TOTAL ADMIN	\$543,000	\$570,150		\$903,000	\$953,000
Electric	\$360,000	\$370,000		\$0	\$0
Water/Sewer	\$70,000	\$73,500		\$0	\$0
Fuel	\$25,000	\$26,000		\$0	\$0
TOTAL UTILITIES	\$455,000	\$469,500		\$0	\$0
Salaries- Maintenance	\$280,000	\$294,000		\$0	\$0
Materials - Maintenance	\$95,000	\$99,750		\$0	\$0
Contract Maintenance & Improvements	\$273,000	\$40,600		\$0	\$0
TOTAL MAINTENANCE	\$648,000	\$434,350		\$0	\$0
Bad Debt	\$15,000	\$15,000		\$0	\$0
Interest Expense	\$26,000	\$26,000		\$0	\$0
Insurance Expense	\$78,000	\$80,000		\$2,000	\$2,100
Pilot & Property Taxes	\$45,000	\$45,000		\$0	\$0
TOTAL GENERAL EXPENSES	\$164,000	\$166,000	\$0	\$2,000	\$2,100
HAPs Disbursed	\$0	\$0		\$2,103,036	\$2,052,936
TOTAL USES	\$1,810,000	\$1,640,000		\$3,008,036	\$3,008,036

Capital Fund Program Tables

Annual Statement Performance and Evaluation Report Capital Fund Program (CFP) and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)

Part 1 Summary

PHA Name Keene Housing Authority		Grant Type & Number Capital Fund Program Grant No: NH36-P01050107 Replacement Housing Factor Grant No:		Federal FY of Grant: 2007	
<input checked="" type="checkbox"/> (X) Original Annual Statement <input type="checkbox"/> () Performance and Evaluation Report for Period Ending:		<input type="checkbox"/> () Reserve for Disasters/Emergencies <input type="checkbox"/> () Revised Annual Statement <input type="checkbox"/> () Final Performance & Evaluation Report			
Line No	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
1	Total Non GCP Funds				
2	1406 Operations				
3	1408 Management Improvements				
	Management Improvements				
4	1410 Administration				
5	1411 Audit				
6	1415 Liquidated Damages				
7	1430 Fees and Costs				
8	1440 Site Acquisition				
9	1450 Site Improvement				
10	1460 Dwelling Structures				
11	1465.1 Dwelling Equipment - Nonexpendable				
12	1470 Nondwelling Structures				
13	1475 Nondwelling Equipment				
14	1485 Demolition				
15	1490 Replacement Reserve				
16	1492 Moving to Work Demonstration				
17	1495.1 Relocation Costs	\$	309,423		
18	1499 Development Activities				

Capital Fund Program Tables

Annual Statement Performance and Evaluation Report Capital Fund Program (CFP) and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF) Part 1 Summary

PHA Name		Grant Type & Number		Federal FY of Grant:	
Keene Housing Authority		Capital Fund Program Grant No: NH36-P01050107 Replacement Housing Factor Grant No:		2007	
<input checked="" type="checkbox"/> Original Annual Statement		<input type="checkbox"/> Reserve for Disasters/Emergencies		<input type="checkbox"/> Revised Annual Statement	
<input type="checkbox"/> Performance and Evaluation Report for Period Ending:				<input type="checkbox"/> Final Performance and Evaluation Report	
Line	Summary by Development Account	Total Estimated Cost		Total Actual Cost	
		Original	Revised	Obligated	Expended
No					
19	1502 Contingency				
20	Amount of Annual Grant (Sum of lines 2 - 19)	\$ 309,423		\$ -	\$ -
	Amount of Line 20 Related to LBP Activities				
	Amount of line 20 Related to Section 504 Compliance				
	Amount of line 20 Related to Security Soft Costs				
	Amount of line 20 Related to Security Hard Costs				
	Amount of line 20 Related to Energy Conservation Measures				
	Collateralization Expenses or Debt Service				

Annual Statement Performance and Evaluation Report
 Capital Fund Program (CFP) and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
 Part II Supporting Pages

PIA Name Keene Housing Authority		Grant Type & Number Capital Fund Program Grant No: NH36-P01050107 Replacement Housing Factor Grant No:				Federal FY of Grant: 2007	
Development Number/Name HA Wide Activities	General Description of Major Work Categories	Dev Acct No	Quantity	Total Estimated Cost Original Revised	Total Actual Cost Obligated Expended	Status of Work	
MTW Demonstration		1492		\$309,423 \$0	\$0 \$0		
Totals				\$ 309,423 \$ -	\$ - \$0		

Annual Statement Performance and Evaluation Report
Capital Fund Program (CFP) and Capital Fund Program Replacement Housing Factor (CFP/CFPRHF)
Part III Implementation Schedule

PHA Name		Grant Type & Number			Federal FY of Grant:		
Keene Housing Authority		Capital Fund Program Grant No: NH36-P01050107 Replacement Housing Factor Grant No:			2007		
Development Number/Name HA Wide Activities	All Fund Obligated (Quarter Ending Date)			All Funds Expended (Quarter Ending Date)			Reasons for Revised Target Dates
	Original	Revised	Actual	Original	Revised	Actual	
NH10-3 North & Gilsun Harmony Lane	12/31/2007						
NH10-5,6 Scattered Sites	12/31/2007						
NH10-1,2 Harper Acres	12/31/2007						
NH10-9,10 Bennett Block Farmstead Commons Spruce & Damon	12/31/2007						
HA Wide	12/31/2007						



P. Curtis Hiebert
Chief Executive Officer

Keene Housing Authority

Providing affordable housing in the Monadnock Region.

105 Castle Street, Keene, NH 03431
Phone & TDD: (603) 352-6161
Fax: (603) 352-6845
www.kha.org

MOVING TO WORK PUBLIC HEARING KEENE HOUSING AUTHORITY 2008 PLAN

A public hearing for the Keene Housing Authority 2008 Moving to Work Plan was duly advertised, residents and program participants notified and held on Monday, September 17, 2007.

The meeting was held in the conference room of the KHA offices at 831 Court Street at 2:00 P.M. Present were Keene Housing Authority staff, Julie Davenson, Programs and Services Manager.

The Plan was available for public access during the 45 day period prior to the meeting, and was presented, along with anticipated changes during the hearing session.

There were no members of the public present, and no written, email, or phone comments were received.

The session was kept open for 1 hour until 3:00 P.M, and then closed. The KHA will, however, always consider public input and comments no matter when they are received.

Certified:

P. Curtis Hiebert
CEO
10/30/2007



Keene Housing Authority

Resolution 400

Changes to 2007 Moving To Work Plan

RESOLVED, August 1, 2007, that the Keene Housing Authority Board of Commissioners approves the following changes, and directs the staff to include these changes in the Annual Plan. The Board understands that these items have been be posted for public comment, all residents and participants notified, and these items will be considered for acceptance in conjunction with the entire MTW Annual Plan for 2007.

- Conversion of Public Housing subsidy to Section 8 funding. Allow KHA to project base up to 50% of its total Section 8 inventory.
- Refinance Public Housing using Low Income Housing Tax Credits to fund rehabilitation of the properties.
- Sale of the following public housing properties:
 - 64 Spring St.
 - 440 Main St.
 - 69 Elm St.
 - 51 Forest St.
 - 390 Water St.
 - Farmstead Commons #59 and #69
 - 9 Spruce St.

Additional Changes Include:

- Refinance Public Housing using Low Income Housing Tax Credits to fund rehabilitation of the properties including sale of 15 units of scattered site housing.
- Permit fungibility of all Section 8, operating and capital funds.
- Remove time limits in the Section 8 HAC program. Assistance will be terminated only for participants who, after their initial five year term, have annual household income over 80% of the MAI.
- Allow for increases in the standard medical expense deduction to follow the annual Medicare insurance premiums increase.
- Restrict portability of the Section 8 HAC program to permit only in cases of reasonable accommodation.
- Add language to screening and termination policy to abide by Violence against Women Act.
- Revise eligibility requirements of the Safety Net program.

Authorized Signature: _____



Date: _____

8/14/07

Keene Housing Authority
Resolution 401
Adopt 2008 Moving to Work Plan

RESOLVED, October 3, 2007 that the Keene Housing Authority Board of Commissioners approve and adopt the Annual Moving to Work Plan for 2008, as required by Amendment #2 to the Keene Housing Authority Moving to Work Agreement.

As passed by Resolution 400, adopted August 1, 2007 the Keene Housing Authority Board of Commissioners approves the inclusion of the following changes to the MTW Annual Plan for 2008.

- Conversion of Public Housing subsidy to Section 8 funding. Allow KHA to project base up to 50% of its total Section 8 inventory.
- Refinance Public Housing using Low Income Housing Tax Credits to fund rehabilitation of the properties.
- Sale of the following public housing properties
 - 64 Spring St.
 - 440 Main St.
 - 69 Elm St.
 - 51 Forest St.
 - 390 Water St.
 - Farmstead Commons #59 and #69
 - 9 Spruce St.

Additional Changes Include:

- Refinance Public Housing using Low Income Housing Tax Credits to fund rehabilitation of the properties including sale of 15 units of scattered site housing.
- Permit fungibility of all Section 8, operating and capital funds.
- Remove time limits in the Section 8 HAC program. Assistance will be terminated only for participants who, after their initial five year term, have annual household income over 80% of the MAI.
- Allow for increases in the standard medical expense deduction to follow the annual Medicare insurance premiums increase.
- Restrict portability of the Section 8 HAC program to permit only in cases of reasonable accommodation.
- Add language to screening and termination policy to abide by the Violence Against Women Act.
- Revise eligibility requirements of the Safety Net program.

Resolution passed Unanimously on October 3, 2007.

Keene Housing Authority

Summary of Policy Changes Effective 8/1/2007

ACOP and Administrative Plan

6-II. B. Standard Deduction for Elderly and Disabled Households

KEENE HOUSING AUTHORITY Policy

The Keene Housing Authority will provide a standard deduction adjusted yearly following the Medicare standard premium increases for all elderly and disabled households. The standard deduction will be published on the KHA's Rent and Income Limits Information Sheet. This deduction includes any qualifying medical, disability assistance expenses, child care expenses and the elderly household deduction of \$400. It does not include the \$480 deduction per household dependent. Households with qualifying dependents would receive an additional deduction of \$480 per qualifying dependent in the household in addition to the standard deduction. The expense portion of the standard deduction that exceeds three percent of annual income will be deducted from the gross annual income. Households that would experience a rent burden of 30% or higher of their adjusted income would be eligible to receive a full deduction based on their actual qualifying expenses plus the standard \$400 deduction. In these cases, staff will follow the standard procedures for calculating adjusted income, including verification procedures.

3. III. E. Violence Against Women Act

HUD issued PIH Notice 2006-23 and PIH Notice 2007-5 that informed PHA's of the passage of the Violence Against Women's Act and Department of Justice Reauthorization Act of 2005 (VAWA). Among many other things of significance to PHA's, VAWA prohibits the eviction of, and removal of assistance from, certain persons living in public or Section 8 assisted housing if the asserted grounds for such action is an instance of domestic violence, dating violence, sexual assault, or stalking, as those terms are defined in Section 3 of United States Housing Act of 1937 as amended by VAWA (42 U.S.C. 13925).

Keene Housing Authority Policy

The Keene Housing Authority will consider, when making its decision for eligibility, whether or not issues of previous criminal history, lease violations, disturbance and destruction of property or financial history was related to cases of domestic violence. If it is determined that such incidents in question were related to instances of domestic violence perpetrated against the applicant, the Keene Housing Authority will not include such incidents when determining eligibility. Status as a victim of domestic violence cannot be used for grounds for denying assistance.

13-III.E. Criteria for Terminating Tenancy/Assistance

Consideration of Circumstances

Consideration of Domestic Violence

VAWA provides that an incident of actual or threatened domestic violence, dating violence, or stalking does not qualify as serious or repeated violation of the lease or good cause for terminating the assistance, tenancy, or occupancy rights of a victim. VAWA also provides that criminal activity directly relating to domestic violence, dating violence or stalking does not constitute grounds for terminating a victim's tenancy or assistance.

13-III.C.Other Authorized Reasons for Termination

Bifurcation of the Lease

Notwithstanding the VAWA restrictions on admission, occupancy, or terminations of occupancy or assistance, or any Federal, State or local law to the contrary, the KHA may terminate to or an owner or manager may "bifurcate" a lease, or otherwise remove a household member from a lease, without regard to whether a household member is a signatory to the lease, in order to evict, remove, terminate occupancy rights, or terminate assistance to any individual who is a tenant or lawful occupant and who engages in criminal acts of physical violence against family members or others. This action may be taken without evicting, removing, terminating assistance to, or otherwise penalizing the victim of the violence who is also a tenant or lawful occupant. Such eviction, removal, termination of occupancy rights, or termination of assistance shall be effected in accordance with the procedures prescribed by Federal, State and local law for the termination of leases or assistance under the housing choice voucher program.

Safety Net Eligibility Requirements

1. Safety Net Eligibility Guidelines

RSR families who receive Public Housing or Housing Assistance Coupon assistance may apply for the Safety Net program. Applicants must provide appropriate verification and complete required paperwork for the application and submit **their request within ten days of the change**. All reported changes should be verified according to the verification guidelines set forth in this policy. Applicants must meet all three of the following criteria to be eligible for Safety Net.

- a. In good standing with the KHA
- b. In compliance with the RSR program
- c. Income eligible: resident pays more than 30% of their income toward rent

Spectrum Moving to Work Section 8 Administrative Plan

Part III.

12-III.A. General Portability Policies

Applicants who do not reside in KHA's jurisdiction are notified when they apply that they will be required to lease a unit in KHA's jurisdiction for the first 12 months of assistance. Spectrum Moving to Work families may not move outside of the KHA jurisdiction at anytime **except in cases when a family applies for and receives an exception from this rule as a reasonable accommodation for a disability, for victims of domestic violence or for other good cause such as;**

- Documented career or educational opportunity, which will enhance the family's attaining goals of self-sufficiency.
- Documented family long-term illness that requires the family to relocate for an existing family member or to care for another family member.

Families protected under the Violence Against Women Act may receive a voucher and move in violation of the lease under the portability procedures if the family has complied with all other obligations of the voucher program and has moved out of the assisted dwelling unit in order to protect the health or safety of an individual who is or has been the victim of domestic violence, dating violence, or stalking and who reasonably believed he or she was imminently threatened by harm from further violence if he or she remained in the assisted dwelling unit. If these circumstances exist, the KHA will allow a family member to move under portability procedures if the only basis for denial is that the family is violating the lease agreement.